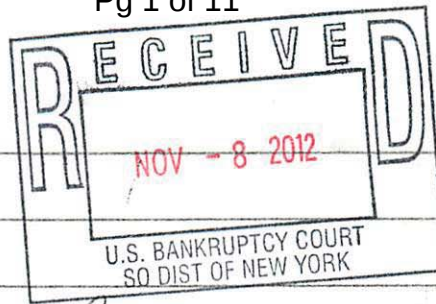


81 of 22



Oct 19 - 2012

Dear Sirs:

I received your inquiry letter. I really do not know if I qualify to join against GMC Mortgage. I do have a "Predatory Loan" with them. I am not happy and I'd report them to Texas Lending Investigation Bureau. They told me to write GMC ask for a relief or refinance; instead I received enclosed letter: A slap in the face. Texas does not have the balls to sue them and make them treat their clients properly.

I also have my car with Ally Bank. This firm is also associated with GMC Mortgage it's "Parent Company". Another "Predatory Loan" who make their own rules no matter what. When I protested the "Fee" as Principal payment - to future payments. I was told by a Supervisor - "We do what we want" - "We do not do by your rules. You must reapply for a new loan for your Truck to be put in your name & title transferred to you. I had to get the title Supervisor of Fort Bend Involved. It took me 6 months to get the Truck title in my name. I am enclosing the latest letters and decisions on their Company letters. A life that you can not trust people is a poor life! Trust in the truth & it shall be done.



If any of these will help strengthen your claim's against them. I am glad to help you out. There is nothing I can do to these big Corporations. I was taught: you should stand up for justice & the law!! It is all about assinging Blame where it belongs. You need to step up & do the right thing. So again I hope I have helped you in your case in some small way. I strongly suggest: "We Have Let the Devils Loose"

Respectfully Yours,

Phone: 281-392-2228 Home

281-392-3888 FAX Bernice Jandras



Bernice Jandras  
24607 Mount Auburn Dr  
Katy TX 77494

We asked for a Remodel  
Loan as that is what the papers  
they said it was for. Frank got  
diverted to this complet refinance  
instead. I was too busy earning  
a living to fully check on it.  
"Wrong thing to do!" "Preditary Loan"  
Thanks  
Bernice



**GMAC Mortgage**

April 23, 2012

Bernice J Jandras  
24607 Mount Auburn Drive  
Katy TX 77494

RE: Account Number           0476160692  
Property Address           24607 Mount Auburn Drive  
                                  Katy TX 77494

Dear Bernice J Jandras:

This letter is in response to the correspondence dated March 27, 2012, and received in our office on April 2, 2012, directed to Ms. Sharon Robinson. Specifically, this is in response to your concerns regarding options on the above-referenced account. Please be advised your letter appears to reference loan modification assistance and refinance assistance at the same time.

In respect to the request for loan modification assistance, please be advised your mortgage contract (enclosed herewith) falls under the following guidelines: Texas Home Equity law, Section 50(a)(6) of the Texas Constitution does not specifically permit or prohibit a modification of a home equity loan. However, there are provisions within the law that make it difficult, if not impossible, to modify a home equity loan.

\* A Texas home equity loan must be repaid in substantially equal successive periodic installments. The test is not that the payments must be substantially equal after the modification, it is that the payments must be substantially equal for the entire term of the loan. The majority of modifications are intended to reduce the monthly payment to an affordable amount. This is not possible for a Texas home equity loan. / 1

Mrs. Jandras, I apologize, however, there is not any party within the Executive Offices of GMAC Mortgage, LLC that can change the law in respect to the Texas Home Equity verbiage nor can we override it; therefore, a loan modification is literally not an option for you. I encourage you to stay in touch with or contact our Lending Department to confirm if they can assist with a refinance. You can reach a lending agent at 1-800-753-4622, or you may choose another lender of your choice.

GMACM will consider all possibilities to assist a borrower in maintaining a current and affordable payment; there are situations in which a viable resolution is not allowable or workable.

If you have any further questions, please contact me at 1-800-627-0128, extension 2365567.

Sincerely,



Kay Frey  
Executive Account Manager

Page 21 of 23 copy 1

October 15-2012

Dear Ally Bank:

To Whom it may Concern:

Regarding Account # 84912462355 and said letter of October 26-2012.

My pay off loan amount is \$4,588.70 as of October 14-2012. I am now in possession of letter October 28-2012 from your offices of Bloomington IN. That you applied the \$5000<sup>00</sup> for "principal" "payment" only as \$4,944.62 on principal.

You are hear by on notice this is an incorrect amount to principal.

Principal: A capital sum - such as distinguished from interest or profit. That is the legal discription.

Your Bank has shown disdain for your customers and their wishes as unworthy. This is the second time your Bank has done so to the account of Frank Jandrosi.

One last time: Remove \$63.22 Late Charges as I have never been late. I paid one month in advance since December of 2011. Look at payment history 2 payments in July & August of 2012.



Your finance managers attempts to  
divest my principal payments of —  
\$700<sup>00</sup> in 08-19-2012

\$5000<sup>00</sup> in 09-30-2012

to your own benefits is a mockery of  
the law and words "principal".

Your call center people read the  
instruction sheets perfectly.

On my call of August 22-2012 I have  
to pay a finance charge \$2.144 per day, based  
on 30 days is \$64.32 per month not \$187.31

Now my daily interest charge from September  
30/2012 should only be \$1.225 based on  
30 days is \$36.75 per month

\* The balance as of September 30-2012 is  
\$4,969.85. Now the balance of as October  
05-2012 is \$4,494.36 per your Rep:

"Ray" is pay off until October 13-2012  
Now payoff is \$4528.70 Why??

From September 30 to October 06 is \$6.15  
not \$14.35      \$14.35  
                     - 6.15

\$8.20 Difference Where did  
this come from? Creative math??

I request this matter be addressed quickly and honorably.  
This is my final say on the matter and I will be sending \$632.28 per month to your company as per original agreement. All future principal only payments are expected to be as directed by me, to said account # 284912462355.

Sincerely,

Bernice J. Landrase





PO BOX 380902  
BLOOMINGTON MN 55438-0902

*copy*



EST/FRANK JANDRASI  
24607 MOUNT AUBURN DR  
KATY TX 77494

FOR ASSISTANCE CALL: 888-925-2559



MAKE/MODEL: 08 CHEV SILVERADO  
VIN: 2GCEC13J481272042

PAGE 1 OF 2

**ACCOUNT NUMBER : 084912462355**

STATEMENT REFLECTS PAYMENT(S) RECEIVED  
FROM: 04/22/08 THROUGH: 10/05/12

**PAYMENT HISTORY - - - PAYMENTS APPLIED AS FOLLOWS**

DUE DATE	SCHEDULED PAYMENT	DATE PAID	UNPAID BALANCE	FINANCE CHARGES	LATE CHARGES	OTHER CHARGES	TOTAL PAID
05/22/08	632.28	05/12/08	469.33	162.95			632.28
06/22/08	632.28	06/11/08	391.07	241.21			632.28
07/22/08	632.28	07/14/08	369.89	262.39			632.28
08/22/08	632.28	08/20/08	341.21	291.07			632.28
09/22/08	632.28	09/18/08	406.40	225.88			632.28
10/22/08	632.28	10/20/08	386.00	246.28			632.28
11/22/08	632.28	11/17/08	419.25	213.03			632.28
12/22/08	632.28	12/15/08	421.93	210.35			632.28
01/22/09	632.28	01/21/09	357.46	274.82			632.28
02/22/09	632.28	02/13/09	463.13	169.15			632.28
03/22/09	632.28	03/12/09	436.57	195.71			632.28
04/22/09	632.28	04/13/09	403.52	228.76			632.28
05/22/09	632.28	05/12/09	427.64	204.64			632.28
06/22/09	632.28	06/17/09	381.77	250.51			632.28
07/22/09	632.28	07/13/09	453.63	178.65			632.28
08/22/09	632.28	08/10/09	442.79	189.49			632.28
09/22/09	632.28	09/17/09	378.96	253.32			632.28
10/22/09	632.28	10/15/09	448.05	184.23			632.28
11/22/09	632.28	11/09/09	470.36	161.92			632.28
12/22/09	632.28	12/14/09	409.35	222.93			632.28
01/22/10	632.28	01/13/10	444.01	188.27			632.28
02/22/10	632.28	02/11/10	453.23	179.05			632.28
03/22/10	632.28	03/18/10	419.81	212.47			632.28
04/22/10	632.28	04/19/10	441.10	191.18			632.28
05/22/10	632.28	05/19/10	456.07	176.21			632.28
06/22/10	632.28	06/09/10	511.13	121.15			632.28
07/22/10	632.28	07/14/10	434.45	197.83			632.28
08/22/10	632.28	08/20/10	426.82	205.46			632.28
09/22/10	632.28	09/15/10	490.44	141.84			632.28
10/22/10	632.28	10/18/10	455.96	176.32			632.28
11/22/10	632.28	11/15/10	485.59	146.69			632.28
12/22/10	632.28	12/20/10	452.81	179.47			632.28
01/22/11	632.28	01/24/11	456.44	175.84			632.28
02/22/11	632.28	02/18/11	509.29	122.99			632.28
03/22/11	632.28	03/18/11	497.79	134.49			632.28
04/22/11	632.28	04/18/11	486.91	145.37			632.28
05/22/11	632.28	05/20/11	485.79	146.49			632.28
06/22/11	632.28	06/21/11	489.34	142.94			632.28
07/22/11	632.28	07/21/11	501.63	130.65			632.28
08/22/11	632.28	08/19/11	509.32	122.96			632.28
09/22/11	632.28	09/23/11	487.95	144.33			632.28
10/22/11	632.28	10/23/11	511.92	120.36			632.28

**THE PAYMENT HISTORY REPORT REPRESENTS PAYMENTS  
RECEIVED ON YOUR ACCOUNT - NO ACTION IS REQUIRED /**



FOR ASSISTANCE CALL: 888-925-2559



MAKE/MODEL: 08 CHEV SILVERADO  
VIN: 2GCEC13J481272042

PAGE 2 OF 2

**ACCOUNT NUMBER : 084912462355**

STATEMENT REFLECTS PAYMENT(S) RECEIVED  
FROM: 04/22/08 THROUGH: 10/05/12

**PAYMENT HISTORY - - - - PAYMENTS APPLIED AS FOLLOWS**

DUE DATE	SCHEDULED PAYMENT	DATE PAID	UNPAID BALANCE	FINANCE CHARGES	LATE CHARGES	OTHER CHARGES	TOTAL PAID
11/22/11	632.28	11/18/11	531.01	101.27			632.28
12/22/11	632.28	12/09/11	553.04	79.24			632.28
01/22/12	632.28	01/10/12	1,515.68	116.60			1,632.28
		01/10/12	-1,515.68	-116.60			-1,632.28
		01/10/12	515.68	116.60			632.28
		01/10/12	1,000.00				1,000.00
02/22/12	632.28	02/16/12	510.50	121.78			632.28
03/22/12	632.28	04/15/12	444.97	187.31			632.28
04/22/12	632.28	05/19/12	527.79	104.49			632.28
05/22/12	632.28	06/15/12	552.55	79.73			632.28
06/22/12	632.28	07/08/12	567.27	65.01			632.28
07/22/12	632.28	07/29/12	575.64	56.64			632.28
08/22/12	632.28	08/19/12	578.40	53.88			632.28
		08/19/12	700.00				700.00
09/22/12	632.28	08/22/12	-629.48	-7.30	63.22		700.00
		08/22/12	-629.48	-7.30	-63.22		-700.00
		09/15/12	570.87	61.41			632.28
		09/30/12	4,904.62	32.16	63.22		5,000.00
10/22/12	632.28						
11/22/12	632.28						
12/22/12	632.28						
01/22/13	632.28						
02/22/13	632.28						
03/22/13	632.28						
04/22/13	632.28						
TOTALS	37,936.80		31,218.45	8,929.17	63.22		40,210.8

**MESSAGES**

084-9124-62355 THIS STATEMENT WAS ISSUED ON YOUR REQUEST.

084-9124-62355 REMAINING UNPAID BALANCE \$4,494.36. THIS AMOUNT DOES NOT INCLUDE FINANCE CHARGES AND OTHER UNPAID AMOUNTS. PLEASE CALL US FOR YOUR PAYOFF.

THE PAYMENT HISTORY REPORT REPRESENTS PAYMENTS  
RECEIVED ON YOUR ACCOUNT - NO ACTION IS REQUIRED /  
FOR YOUR INFORMATION ONLY



PO Box 380901  
Bloomington, MN 55438-0901

October 06, 2012

EST/FRANK JANDRASI  
24607 MOUNT AUBURN DR  
KATY, TX 77494  
|||||

Account No.: 084912462355  
Vehicle: 2008 CHEVROLET SILVERADO  
VIN: 2GCEC13J481272042

Dear EST/FRANK JANDRASI:

In accordance with your request, the amount to pay your account in full is \$4,508.70 plus \$1.02 per day for each day after October 14, 2012 (see below).

Present Unpaid Balance	\$	4,494.36
Finance Charges Accrued to Date	+	14.35
Late Charges Due	+	0.00
Other Charges Due	+	0.00
<b>Net Amount To Be Remitted</b>	<b>\$</b>	<b>4,508.70</b>

Plus \$1.02 finance charge per day for each day after October 14, 2012.

If you choose to pay your account in full at this time, please return this letter with your remittance to Payment Processing Center, PO BOX 78234, PHOENIX, AZ 85062-8234. Please call us on the toll free number mentioned below if we can be of further service or answer any questions you may have.

Sincerely,  
Ally Financial  
888-925-ALLY (2559)  
allyauto.com



18731-00801



PO BOX 380902  
BLOOMINGTON MN 55438

Date: 10 08 12

EST/FRANK JANDRASI  
24607 MOUNT AUBURN DR  
KATY TX 77494



RE: Account Number: 084912462355  
Vehicle: 08 CHEV SILVERADO  
VIN: 2GCEC13J481272042  
Next Due Date: 05 22 13  
Amount Due: \$ 121.46

Dear Ally Customer,

Thank you for your recent payment. Since there was an overage, we applied it to future payment(s). If this payment was intended to lower all future payments, please contact us. When sending your next payment you may pay the amount shown above. If you prefer to pay ahead of schedule, please disregard this notice.

If you have any questions, please call.

Sincerely,  
Ally Financial

Contact Information: You can reach us by visiting [allyauto.com](http://allyauto.com) or call 888-925-2559.